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Inventors: William M. Randle et al.

Serial Number: 09/578,329

Filed: May 25, 2000

For: SECURE E-COMMERCE SYSTEM WITH GUARANTEED FUNDS
AND NET SETTLEMENT

Group Art Unit: 3624

Examiner: Sandra S. Snapp

In the above application, we are herewith filing:

- (1) Form PTO/SB/22, Request for extension of time (2 copies) [2 pages]
- (2) RESPONSE TO THE OFFICIAL COMMUNICATION MAILED ON SEPTEMBER 11, 2002 [115 pages]
- (3) APPENDIX A: CORRECTED FIGURE 12 [3 pages]

From: Edwin M. Baranowski

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In the application:

Inventors: William M. Randle *et al.*
Serial Number: 09/578,329
Filed: May 25, 2000
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Examiner: Sandra S. Snapp

Atty. Docket No.: 0258100-126392

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Commissioner for Patents
Box Non-fee Amendment
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I. Introductory Comments

RESPONSE TO THE OFFICIAL COMMUNICATION MAILED ON SEPTEMBER 11, 2002

To the Honorable Commissioner:

Applicant herewith responds to the Official Communication mailed on September 11, 2002. Reconsideration and reexamination are requested.

Please correct Figure 12 and amend claims 1, 3, 5 - 7, 10 - 12, 15, 20, and 27 -27 and cancel claims 16, 29, 31 and 32 as follows: